

VicSuper Flexible Income (with Transition to Retirement feature) retirement declaration

When completing this form, please ensure you use all capital letters eg and check boxes with a cross eg

Important information

- Only complete this form if you are under age 65. You don't need to complete this form if you are age 65 or over.
- If you have reached your preservation age and have permanently retired from the workforce or have ceased an employment arrangement since turning age 60, please complete this form to change the preservation status of your VicSuper Flexible Income (with Transition to Retirement feature) account from preserved and/or restricted non-preserved, to unrestricted non-preserved. By doing this, the Transition to Retirement feature restrictions will no longer apply and you will be able to make lump sum withdrawals from your account at anytime.
- If you are currently invested in the term deposit Option that commenced after 1 July 2017, the term deposit will be terminated on your behalf when removing the Transition to Retirement feature restrictions from the account. An interest adjustment in the form of a reduction in accrued interest may apply where a term deposit is terminated before maturity.
- As at the date the Transition to Retirement feature is no longer applicable, the account balance will be counted towards the 'transfer balance' cap, initially set at \$1.6 million.
- Your account balance will be transferred to equivalent investment option/s whose investment earnings are exempt from tax. The account balance and proportion of investment option/s will remain the same on the date of the transfer. Please refer to the *VicSuper Flexible Income combined Financial Services Guide (FSG)* and *Product Disclosure Statement (PDS)* for further information.
- To obtain a withdrawal form please call our Member Centre on **1300 366 216**.
- If you have any questions about this form or your VicSuper Flexible Income account, please call our Member Centre on **1300 366 216** or visit vicsuper.com.au

Step 1: Personal details

Member number VS

Title Mr Mrs Ms Miss Other (*please specify*)

Surname

Given name/s

Postal address

Postcode

Daytime Phone number

Mobile number

Date of birth Gender Male Female

Step 2: Sign this retirement declaration

I confirm that I am over preservation age and have permanently retired from the workforce (ie intend to never again become gainfully employed for 10 or more hours per week).

OR

I confirm that I have ceased an employment arrangement since turning age 60.

Signature

Date

Step 3:
Read VicSuper's
privacy information

The *Privacy Act* 1988 (Cwlth) governs the proper handling of personal information including how an organisation collects, uses, discloses and stores personal information.

You should have received information on how VicSuper handles personal information, either in your *VicSuper Flexible Income Combined Financial Services Guide (FSG) and Product Disclosure Statement (PDS)* or in *VicSuper's Privacy brochure (personal information)*. If you have not received this information or would like another copy sent to you, please call our Member Centre on **1300 366 216**.

Step 4:
Sign and return
this form

I declare that:

- all personal details on this form are correct.
- I have received and read VicSuper's privacy information. See Step 3.
- I have fully read the terms and conditions regarding membership in the *VicSuper Flexible Income Combined FSG and PDS* and understand that this is not financial advice. To have a current *VicSuper Flexible Income Combined FSG and PDS* sent to you, please contact our Member Centre on **1300 366 216**.

I understand:

- that if I am currently invested in the term deposit Option that commenced after 1 July 2017, the term deposit will be terminated on my behalf. I understand that an interest adjustment in the form of a reduction in accrued interest may apply where a term deposit is terminated before maturity.
- as at the date the Transition to Retirement feature is no longer applicable, the account balance will be counted towards the 'transfer balance' cap, initially set at \$1.6 million.
- that the account balance will be transferred to equivalent investment option/s whose investment earnings are exempt from tax. The account balance and proportion of investment option/s will remain the same on the date of the transfer. Please refer to the Flexible Income SPDS for further information.

Signature

Date

Step 5:
Send your
form to VicSuper

Send your completed form to:
VicSuper, GPO Box 89 Melbourne Vic 3001